PAYER INTERNET GUIDE
Healthcare Providers -- How the Internet Can Work for You

The checklist below provides an overview of the Internet capabilities offered to participating providers by five of Maryland's top payers. More detailed descriptions of each payer's Internet capabilities are also provided on the pages that follow. Many payer Websites offer additional information for providers, such as formulary information, credentialing assistance, provider profile update capabilities, coding assistance, and medical information. Consult each payer's Website for more information as well as updates and expansion of their Internet capabilities.

PROVIDER INTERNET CAPABILITIES
OF MARYLAND'S TOP PAYERS

	ELIGIBILITY	BENEFITS	CLAIM STATUS	CLAIM SUBMISSION	REFERRAL	AUTHORIZATION/ CERTIFICATION/ NOTIFICATION	CLAIMS APPEALS
AETNA	💻	💻	💻	💻	💻	💻	💻
CAREFIRST	💻	💻	💻				💻
CIGNA HEALTHCARE	💻	💻	💻		💻	Coming this Fall	
MdIPA, MAMSI Life & Health, & Optimum Choice	💻	💻	💻		💻		
UNITED HEALTHCARE	💻	💻	💻	💻	Not Necessary	💻	💻

💻 in a column indicates that the payer has this Internet capability

PAYER	HOW TO ACCESS	HOW TO ENROLL
AETNA	♦ To access **Aetna's Payer Physician Self-Service** application, go to: **www.Aetna.com**. Select "for Health Care Professionals," "Service Solutions," then "Log-in or Register Now."	♦ New users can register online, where you will receive your user ID and Password.
CAREFIRST	♦ **CareFirst Direct** is an interactive "real-time" website. To access **CareFirst Direct** go to: **www.carefirst.com**, then to Providers & Physicians Electronic Services; then log on to **CareFirst Direct**.	♦ Enrollment forms, available online under "Electronic Services – Learn More", can be submitted via fax. A response will be received within 3 business days. Initial login and password is granted to the Provider Office Manager and designated backup. The Office Manager can then add additional users as well as limit users to specific online functions.
CIGNA HEALTHCARE	♦ To access **CIGNA HealthCare's** online services, go to: **www.cigna.com/health/provider**, and select "Log in to your account" from the "Popular Links."	♦ Request a user ID and password online. When you register, you will be asked information to identify yourself. If you provide all the requested information, you may gain full and immediate access to the website. If not, you may only have partial access to the website until CIGNA verifies your information. Registrants will be contacted within 2 weeks. Access for support staff can then be granted via a module called "delegation."
MdIPA, MAMSI LIFE & HEALTH, & OPTIMUM CHOICE	♦ To access **MdIPA, MAMSI Life & Health,** & **Optimum Choice,** go to: **www.mamsiunitedhealthcare.com**, then go to upper right hand corner of screen and click on register for Online Services.	♦ Request a user ID by going to **www.mamsiunitedhealthcare.com**, Health Care Professional Registration. Account information will be mailed to you. Each user registers individually; access to different functions can be restricted by user ID.
UNITED HEALTHCARE	♦ To access **United Healthcare Online** go to: **www.unitedhealthcareonline.com**, and click on the "New User" link in the upper right hand corner of the screen. ♦ For the United Healthcare MCO, AmeriChoice, website, go to: **www.americhoice.com**, and select "Secure Online Services."	♦ User IDs and passwords are issued to a Main ID Owner within the provider organization. The Main ID Owner can issue Administrative & Standard User IDs and passwords to other provider organization staff. Administrative Users can also create IDs & passwords for Standard Users ♦ Providers must also register for access to AmeriChoice online services. Go to "Secure Online Service" on the AmeriChoice website for registration information.

🖥 *PAYER INTERNET CAPABILITIES - AETNA*

🖥 = **Payer has internet capability**

ELIGIBILITY

- 🖥Subscriber Demographics
- 🖥Employer
- 🖥DOB
- 🖥Coverage Effective & Termination Date
- 🖥Member ID

REFERRAL

- 🖥Request and Inquiry
- 🖥Print capabilities
- 🖥Services requiring referral

PRECERTIFICATION

- 🖥Request and Inquiry
- 🖥Precertification Code Search
- 🖥Services needing precertification
- 🖥Precertification telephone information

BENEFITS

Patient Cost Sharing Information

- 🖥PCP information
- 🖥Copay, coinsurance and deductible information
- 🖥Lifetime and annual Maximum and remaining dollar amounts
- 🖥Aetna Health Fund information

Annual Amounts

- 🖥Deductible
- 🖥Coinsurance
- Out-of-pocket max

YTD Amounts

- 🖥Deductible
- 🖥Coinsurance
- 🖥Out-of-pocket max

Benefits Information

- 🖥Plan Name
- 🖥Hospital admission
- 🖥Emergency room
- Urgent care
- 🖥Mental health
- 🖥Lab
- 🖥Imaging
- 🖥Vision
- 🖥Pharmacy
- 🖥Exclusions

CLAIMS

Claims Status

- 🖥Days of claim history online
- Claim received date
- 🖥Claim status
- 🖥Claim adjudicated date
- 🖥Claim total paid
- 🖥Claim paid date
- 🖥Claim line detail
- Payee name and address
- Check/EFT amount
- 🖥Check/EFT date

Claims Appeals

- 🖥Initiate appeal
- 🖥View status/updates
- 🖥Additional information required
- 🖥View claim appeal & review process

Last update of payer information: July '08

🖥 *PAYER INTERNET CAPABILITIES - CAREFIRST*

🖥 = **Payer has internet capability**

ELIGIBILITY

🖥Subscriber Name
🖥Subscriber Address
🖥Employer
🖥DOB
🖥Coverage Effective Date
🖥Coverage Termination Date

REFERRAL

Request
Update
View
Print capabilities
Services requiring referral

PREAUTHORIZATION

Request
Update
View
Services needing preauthorization
Preauthorization telephone #
Available to Hospitals through
iEXCHANGE Site (**)

BENEFITS

Patient Cost Sharing Information

🖥Copay per visit
🖥PCP

Annual Amounts

🖥Deductible
🖥Coinsurance
Out-of-pocket max

YTD Amounts

Deductible
Coinsurance
Out-of-pocket max

Benefits Information

🖥Plan Name
🖥Hospital admission
🖥Emergency room
🖥Urgent care
🖥Mental health
🖥Lab
🖥Imaging
🖥Vision
🖥Pharmacy
🖥Exclusions

CLAIMS

Claims Status

🖥Days of claim history online
🖥Claim received date
🖥Claim status
🖥Claim processed date
🖥Claim total paid
🖥Claim paid date
🖥Claim line detail
Payee name and address
🖥Check/EFT amount
🖥Check/EFT date

Claims Appeals

🖥Initiate appeal
🖥View status/updates*
Additional information required
🖥View claim appeal & review
process*

***Available for National Capital Area members only.**

Last update of payer information: July '08

🖥 *PAYER INTERNET CAPABILITIES - CIGNA HEALTHCARE*

🖥 = **Payer has internet capability**

ELIGIBILITY

Subscriber Name
Subscriber Address
🖥Employer
🖥DOB
🖥Coverage Effective Date
🖥Coverage Termination Date

REFERRAL
(Formal referral is optional - see website for more information)

Create
Update
🖥View
🖥Print capabilities
Services requiring referral

PREAUTHORIZATION

🖥Request
🖥Update
🖥View
🖥Services needing preauthorization
🖥Preauthorization telephone #

BENEFITS

Patient Cost Sharing Information

🖥Copay per visit
🖥PCP

Annual Amounts

🖥Deductible
🖥Coinsurance
🖥Out-of-pocket max

YTD Amounts

Deductible
Coinsurance
Out-of-pocket max

Benefits Information

🖥Plan Name
🖥Hospital admission
🖥Emergency room
🖥Urgent care
Mental health
🖥Lab
🖥Imaging
🖥Vision
🖥Pharmacy
Exclusions

CLAIMS

Claims Status

🖥Days of claim history online
Claim received date
🖥Claim status
🖥Claim processed date
🖥Claim total paid
🖥Claim paid date
🖥Claim line detail
🖥Payee name and address
🖥Check/EFT amount
🖥Check/EFT date

Claims Appeals

Initiate appeal
View status/updates
Additional information required
View claim appeal & review process

Last update of payer information: *July '08*

🖥 *PAYER INTERNET CAPABILITIES – MdIPA, MAMSI Life & Health, & Optimum Choice*

🖥 = **Payer has internet capability**

ELIGIBILITY

🖥Subscriber Name
Subscriber Address
Employer
🖥DOB
Coverage Effective Date
Coverage Termination Date

REFERRAL

🖥Create
🖥Update
🖥View
🖥Print capabilities
Services requiring referral

PREAUTHORIZATION

Request
Update
View
🖥Services needing preauthorization
🖥Preauthorization telephone #

BENEFITS

Patient Cost Sharing Information

Copay per visit
PCP

Annual Amounts

Deductible
Coinsurance
Out-of-pocket max

YTD Amounts

Deductible
Coinsurance
Out-of-pocket max

Benefits Information

🖥Plan Name
Hospital admission
Emergency room
Urgent care
Mental health
Lab
Imaging
Vision
Pharmacy
Exclusions

CLAIMS

Claims Status

🖥Claim status
🖥Claim total paid
🖥Claim paid date
🖥Claim line detail
Payee name and address
🖥Check Number
🖥Check/EFT date

Claims Appeals

Initiate appeal
View status/updates
Additional information required
View claim appeal & review process

Last update of payer information: July '08

🖥 *PAYER INTERNET CAPABILITIES – UNITED HEALTHCARE*

Please note: **United Healthcare and their MCO, AmeriChoice, have their own websites. Their individual internet capabilities are distinguished as follows:**

🖥 = **United Health Care has internet capability**   ✪ = **AmeriChoice has internet capability**

ELIGIBILITY

- 🖥 ✪Subscriber Name
- 🖥 ✪Subscriber Address
- Employer
- 🖥 ✪DOB
- 🖥 ✪Coverage Effective Date
- 🖥 ✪Coverage Termination Date

REFERRAL (Not Necessary)

- Create
- Update
- View
- Print capabilities
- Services requiring referral

NOTIFICATION REQUIREMENTS
(Inpatient Admission/Outpatient Surgery Notification)

- 🖥 ✪Request
- 🖥 ✪Update (✪ outpatient only)
- 🖥 ✪View
- 🖥Services needing notification
- 🖥 ✪Notification telephone #

BENEFITS

Patient Cost Sharing Information

- 🖥Copay per visit
- 🖥PCP

Annual Amounts

- 🖥Deductible
- 🖥Coinsurance
- 🖥Out-of-pocket max

YTD Amounts

- 🖥Deductible
- 🖥Coinsurance
- 🖥Out-of-pocket max

Benefits Information

- 🖥Plan Name
- 🖥Hospital admission
- 🖥Emergency room
- 🖥Urgent care
- 🖥Mental health
- 🖥Lab
- 🖥Imaging
- 🖥Vision
- 🖥Pharmacy
- Exclusions

CLAIMS

Claims Status

- Days of claim history online
- 🖥Claim received date
- 🖥Claim status
- 🖥Claim processed date
- 🖥 ✪Claim total paid
- ✪Claim paid date
- 🖥 ✪Claim line detail
- Payee name and address
- 🖥 ✪Check/EFT amount
- 🖥 ✪Check/EFT date

Claims Appeals

- 🖥Initiate appeal
- View status/updates
- Additional information required
- View claim appeal & review process

Last update of payer information*: July '08*